

09/25/00  
JCS25 U.S. PTO

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I, Peter K. Trzyna (Reg. No. 32,601), hereby certify that this  
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Signed: Peter K. Trzyna  
Peter K. Trzyna (Reg. No. 32,601)  
Date: 25 Sept 2000

PATENT

Paper No. 1

File: Carr-P2-00

JCS25 U.S. PTO  
09/669196  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster  
Serial No. :  
Filed :  
For : SYSTEM FOR CARD ACTIVITY-BASED  
RESIDENTIAL CREDITING  
Group Art Unit :  
Examiner :

Honorable Commissioner of Patents and Trademarks  
Washington, D.C. 20231

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the  
following:

1. Original utility patent application of 65 total pages with at least 1 Claim  
and Abstract;
2. 21 sheets of drawings, Figures 1-21;
3. Verified Statement (Declaration) Claiming Small Entity Status with  
signature page(s);
4. Declaration and Power of Attorney with signature page(s); and
5. Information Disclosure Statement, PTO Form 1449 and Cited Art.

The Commissioner is hereby authorized to charge any fees associated with the  
above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

  
Peter K. Trzyna  
(Reg. No. 32,601)

Date: 25 Sept 2000

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